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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Cook et al.

Docket No.: INTU0015

Serial No. : 09/487,233

Art Unit: 3628

Filed: 19 January 2000

Examiner: Dass, H.

Title: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

February 4, 2003

Assistant Commissioner for Patents

BOX NO FEE

Washington, DC 20231

AMENDMENT

Sir:

This Amendment is responsive to the Office Action, dated 5 November 2002, for the above-identified patent application.

Please amend the above application as follows:

In The Claims

Please cancel Claim 84 without prejudice.

Please amend Claims 74 and 83 as follows (Clean copy):

74. The method of claim 73, wherein the current account activity information is account balance of the source account.